Chase Mobile Checkout User Guide for U.S. Merchants

MAY 2014

CHASE™ Paymentech

Chase Paymentech

14221 Dallas Parkway, Building Two

Dallas, Texas 75254

(800) 824-4313

DISCLAIMER STATEMENT

The information described in this document is believed to be accurate and reliable. Much care has been taken in its preparation, however, no responsibility, financial or otherwise, is accepted for any consequences arising out of the use or misuse of this material.

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1. INTRODUCTION

OVERVIEW

Chase Mobile Checkout can help you grow your businesses by allowing you to process card payments when you are away from your countertop payment card terminal. In addition, you can manage your account on the go, with value-added features.

KEY FEATURES

- Securely process credit, signature debit and Chase Paymentech Gift Card with Safetech Encryption
- Process and record transactions such as voids and refunds
- Allow customers to add tips to sales, either manually or by selecting a suggested flat amount or percentage
- Customize a selection of tax amounts for automatic calculation
- Manually add a per-order discount, to accommodate special promotions or employee pricing
- Send digital receipts to customers via email or text message
- View historical account activity, for both transactions and settlements
- Search for transactions

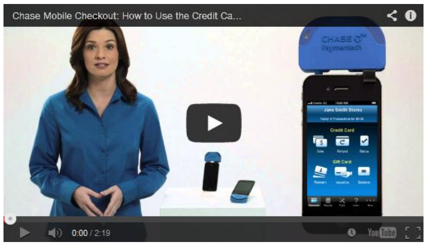
SUPPORTED PLATFORMS AND DEVICES

Click here to review the Chase Mobile Checkout Supported Device List, available on http://www.chasepaymentech.com/.

GET ADDITIONAL ASSISTANCE

For how-to videos, reference guides and frequently asked questions, go to http://www.chasepaymentech.com/iservice/mobile_checkout_how_tos.html

For additional support, please call 866.428.4967.



2. GETTING STARTED

SET UP YOUR ACCOUNT

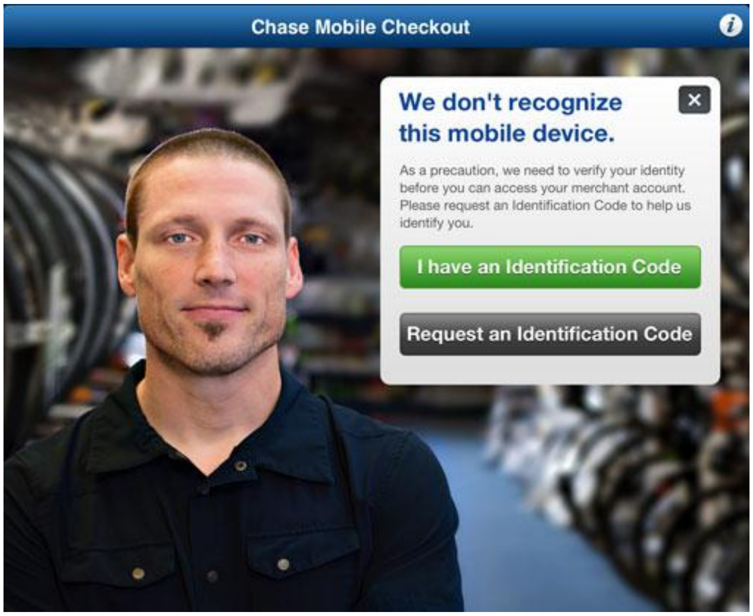
To activate Chase Mobile Checkout, you need to do three things:

1) Contact the Chase Paymentech Merchant Team to establish a merchant account. All merchants are required to complete a detailed application, and agree to terms and conditions, at the time of enrollment. All merchants are subject to credit approval. Once approved, you will receive two emails: one with your user name and one with your password.
2) Download the Chase Mobile Checkout application from your device's marketplace, the Google Play™ Store or the Apple® App Store[SM]. There will be a separate version for tablets.
3) Once you receive the credit card reader from Chase Paymentech, you need to connect the device and log on.

ACTIVATE YOUR ACCOUNT

1) Log on with your user name and the system-generated, single-use password.
2) You will be prompted to create a new password.
3) Next, since this is the first time you have logged in from this device, you will be prompted to receive an identification code via your mobile number or email address on file. Enter the identification code on the **Log On** screen and tap the **Log On** button.
4) Once validated, you will be taken to the **Payments** home page.

Your account is now activated and you may start accepting credit card payments!

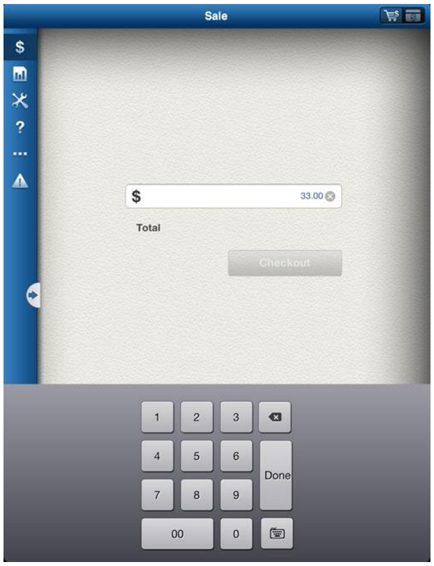


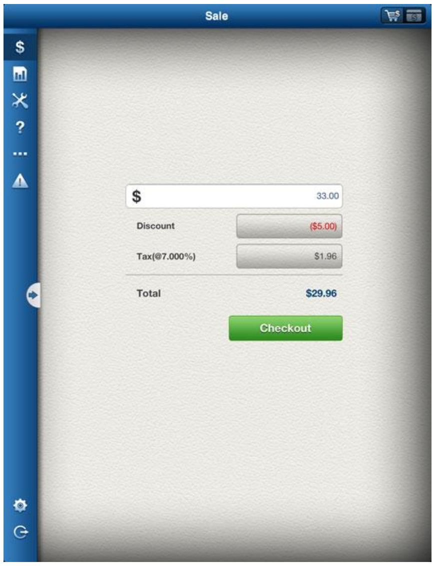
3. USING A TABLET

There are different versions of Chase Mobile Checkout based on region, operating system and hardware. While the capabilities of the app are very similar for both smartphones and tablets, there are differences due to the changes in screen size. As a result, this guide includes two separate sections, with different images, to accommodate both smartphone users and tablet users.

RUN A CREDIT CARD QUICK SALE

1) On the **Sale** screen, tap the **Enter Sale Amount** field and use the keypad to enter the amount of the sale. Tap **Done** to close the keypad. Tap **Checkout** or **Continue**, depending on your device.





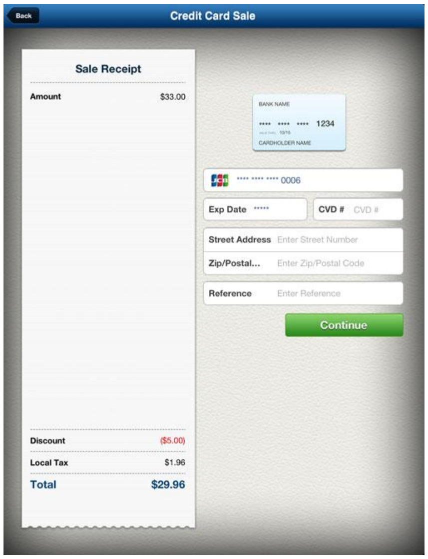
Note: Catalog Sale

If you're selling the same items frequently, you may benefit from creating a product catalog for your device, and tapping the **Product Catalog Sale** icon in the top-right corner.

2) You can either swipe the card through the card reader or enter the card information using the keypad. Remember to swipe slowly and firmly, with the magnetic stripe down. When successfully swiped, the card detail populates the fields on the tablet.
3) Key any additional fields as configured in your app's **Preferences**. Tap **Continue**.

Note: Optional Fields

Complete any optional fields that may be enabled, such as **Discount** or **Tax**. You can toggle these features on or off in your app's **Preferences** section.



5) Present the tablet to the customer. If the Tip feature is enabled, an **Add Tip** field displays. The customer can select a predefined tip percentage or key in any amount.

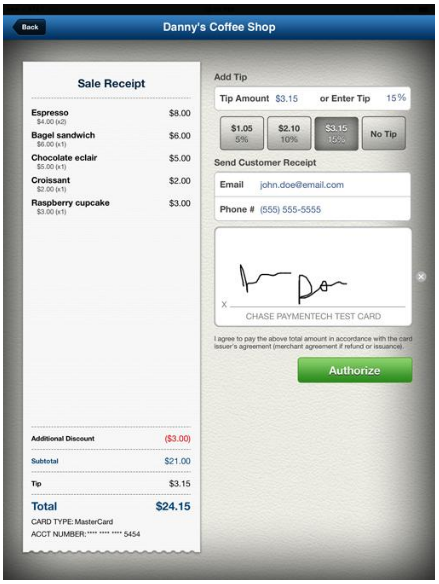
6) The customer can enter his email address or mobile phone number, to receive a digital receipt.

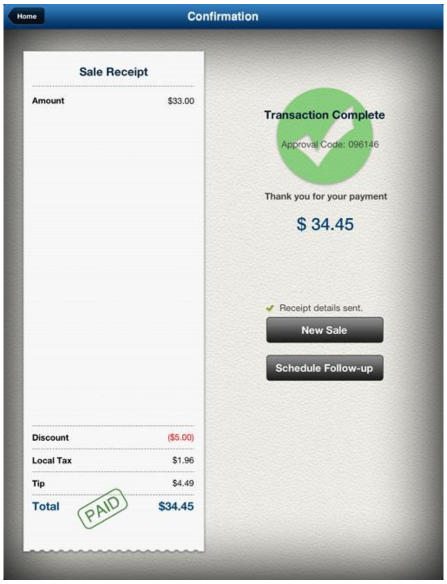
7) A signature box is located under the **Send Customer Receipt** area. The cardholder can use a stylus or his finger to sign for the transaction.

8) When the customer has completed signing and gives you back the tablet, tap **Authorize**.

9) Once the transaction is complete, a confirmation screen displays.

10) Tap **New Sale** to begin another transaction, tap **Schedule Follow-up** to add an entry to your device's calendar or tap **Home** to navigate to the device's default home screen for the app, based on the setting in **User Preferences**.





VIEW YOUR ACCOUNT ON THE DASHBOARD

To view your payment processing account data, select the **Reports Dashboard** icon in the left menu bar. Each Dashboard widget shows a high-level list, graph or wheel. Tap the widget's header to view additional detail, and then tap the **Dashboard** button in the top-left corner to return to the Dashboard.

- In the top-right corner, you can tap the **Customize Dashboard** icon to show, hide or rearrange your widgets by dragging them around. Tap **Save** when you're finished.
- You can also tap the **Share** icon to send an image of your Dashboard in an email.
- **Today's Transactions** lists the time, payment brand and amount of the most recent transactions you submitted today. Tap the widget to view the **Transaction Summary** screen, where you can search for specific transactions and view detail.
- The **Sales Trends** widget features a bar graph of your sales totals for each day, across a week. Tap it to access the **Sales Overview** screen, where you can look at summaries and details of your sales, and progress toward your sales goal.
- **Settlement Overview** displays closed batch figures as a total and broken out in a circular wheel format. Each color on the wheel represents a different payment brand or type. You can use your finger to rotate the wheel or tap the arrows, to change the subtotal that displays.
- The **Funding Overview** widget displays funding events and account fees as a total and broken out in a circular wheel format. You can use your finger to rotate the wheel or tap the arrows, to change the subtotal that displays.
- The **Chargebacks** widget lists the total amount for chargebacks currently in process. Tap it to view the chargebacks in summary format and in detail.
- **Fees** displays a total of all fees assessed to your account over the past month.

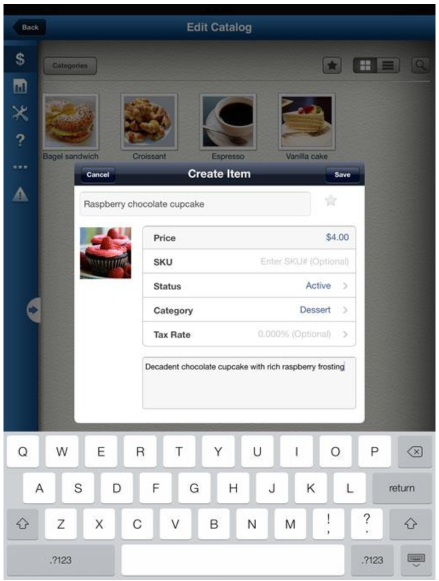
Note: Permissions

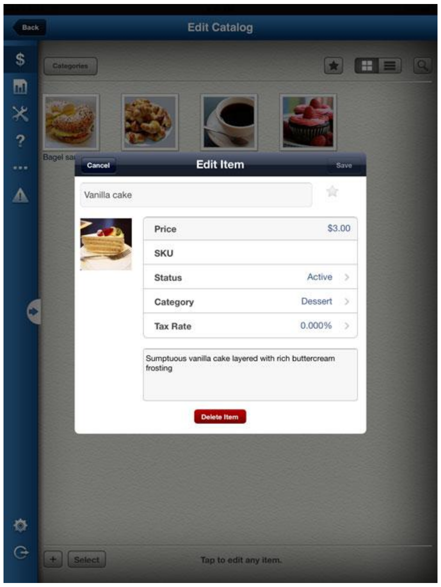
To request changes to user access, your merchant account administrator must call Support, using the telephone number located in the **Contact Us** panel.

MANAGE YOUR PRODUCT CATALOG

The product catalog lets you create listings for popular items, to make it easier to ring up recurring sales by tapping the images.

- To access your product catalog, tap the **Shopping Cart** icon in the top-right corner of the **Sale** screen.
- Tap the **Edit** button in the lower left-hand corner to exit the sales interface and manage the catalog.
- To add an item to the catalog, tap the **Plus Sign** (**+**) button, located in the lower left-hand corner.
- In the **Create Item** panel, you can enter a name for your item, a price, some additional details and a description.
  - Tap the **Star** icon to identify this item as a favorite (a popular item you sell frequently).
  - Tap the **Category** field to create and assign a category to your item. This makes it easier to group your items if you have a larger inventory.
- Tap the **Camera** icon to select whether to take a picture of your item or to select an image from your mobile device's photo library.
- Tap **Save** when you're finished, and the item will be available in your product catalog.
- Icons across the top of the catalog make it easier for you to search through your listings, filtering by category or favorites, changing the way the items display or searching by keyword.
- Tap and hold your finger on an image to bring up the **Brochure View**. Your customer can look closely at each catalog item and swipe from side to side to flip through the listings. Tap the **X** in the corner of the item panel to return to the catalog.
- If you ever need to change a listing, just tap it to open and either make an edit or tap **Delete Item** to remove it entirely.
- Tap the **Back** button in the top left-hand corner to exit the **Edit Catalog** interface.



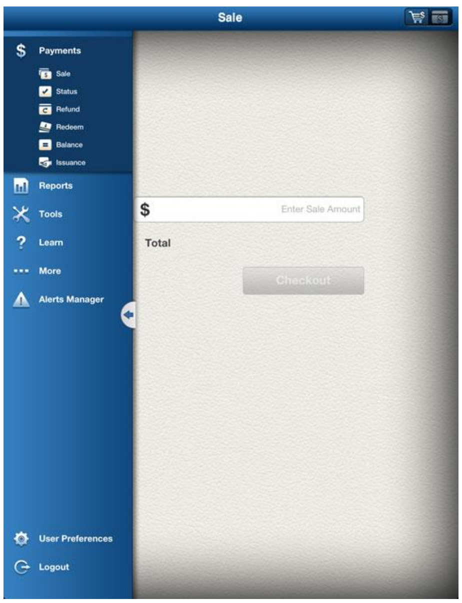


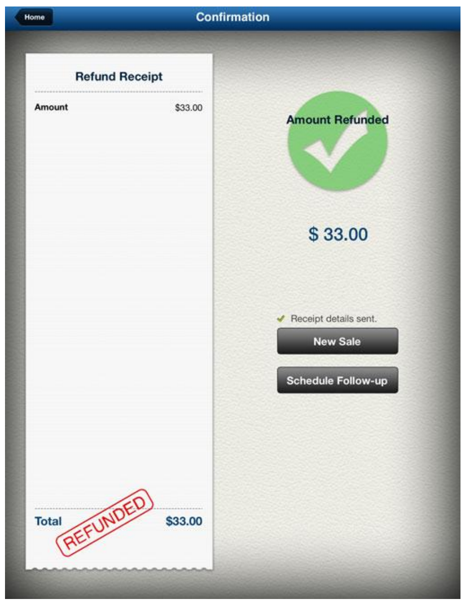
PROCESS A REFUND

There are two ways to process a refund in Chase Mobile Checkout. If the card is present, you can process the refund through the **Refund** option under **Payments** in the left navigation menu. If the card is not present, you can locate the transaction from the **Transaction Summary** screen on the **Reporting Dashboard**.

TO PROCESS THE REFUND FROM THE PAYMENTS MENU

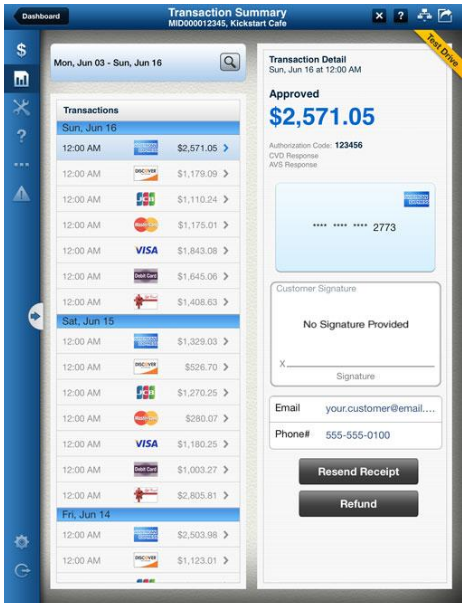
1) Tap the arrow to expand the left navigation menu.
2) Under **Payments**, tap **Refund**.
3) Tap the **Enter Refund Amount** field, enter the amount to be refunded using the keypad and tap **Done** to close the keypad. Tap **Refund** to move forward.
4) Swipe or enter the card details, and tap **Checkout.**
5) Present the tablet to the customer for his signature and digital receipt information.
6) After the customer has given you back the tablet, tap **Authorize** and a confirmation message appears.
7) Tap **Home** to return to the device's default home screen for the app, based on the setting in **User Preferences**.

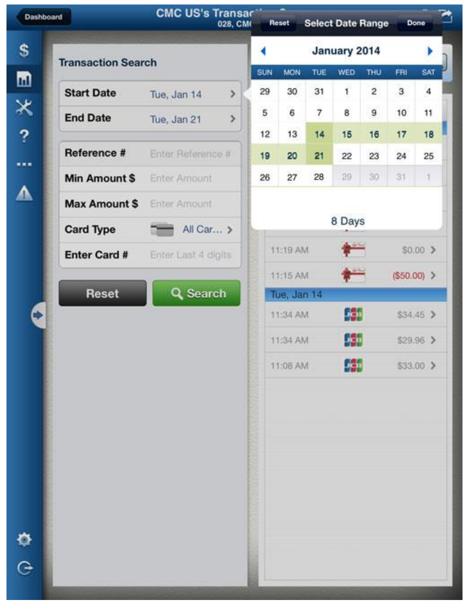




TO PROCESS THE REFUND FROM THE REPORTING DASHBOARD

1) On the left navigation menu, tap the **Chart** icon to open your **Reporting Dashboard**.
2) Tap the **Today's Transactions** widget to open the **Transaction Summary** screen.





Note: Void Options

If the transaction has not been submitted for settlement, and is still in your open batch, the **Refund** option may be a **Void** option instead.

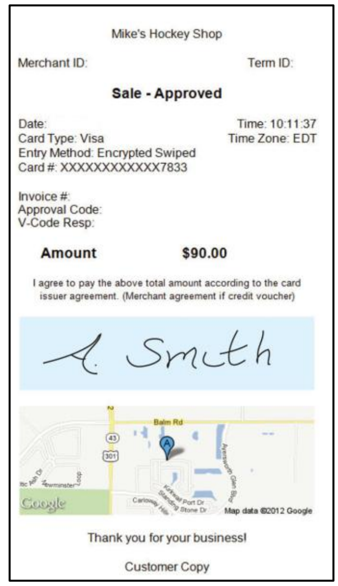
3) Select the appropriate item in the **Transactions** list. If you don't see it, tap the **Magnifying Glass** icon to open the **Transaction Search** screen.
4) You can select a date range, or search using other criteria.
5) Tap the **Search** button, and a new list of transactions displays to the right. Tap the listing to view the **Transaction Detail**.
6) If the transaction is in your open batch, tap **Void** to prevent the transaction from being submitted for payment.
7) For transactions that have already been submitted for payment, tap **Refund** to issue a credit to the cardholder.
8) A pop-up window automatically displays the total transaction amount, which you can modify to remit a partial refund. Tap **Refund** when you're finished.
9) Present the tablet to the customer for a signature and digital receipt information.
10) After the customer has given you back the tablet, tap **Authorize**.
11) Once the transaction is complete, a confirmation message appears.
12) Tap **Home** to return to the device's default home screen.

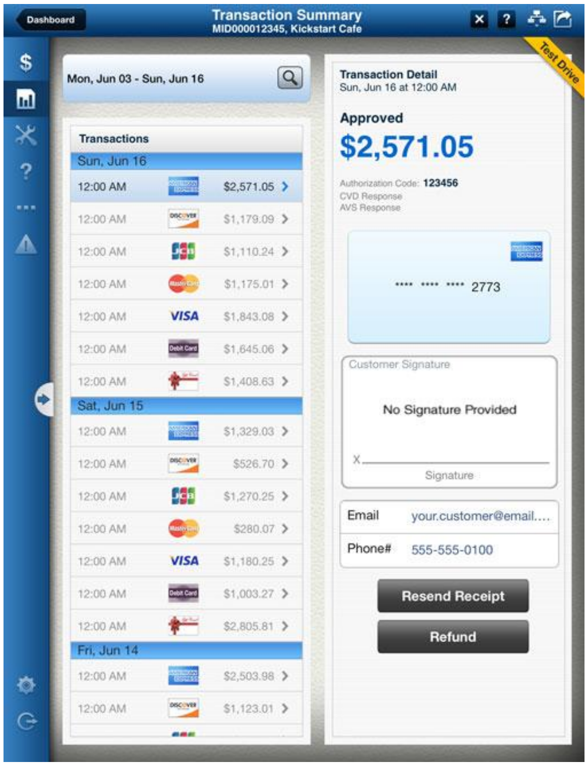
Note: Calendar Feature

When using the Calendar to select a **Start Date** and **End Date**, make sure you tap the **Done** button in the top-right corner of the Calendar, or the dates will revert.

RE-SEND A RECEIPT

1) To re-send a digital receipt to a customer, go to the **Reporting Dashboard**.
2) Tap the **Today's Transactions** widget header.
3) Find the transaction in the list or search using the **Magnifying Glass** icon.
4) Tap the transaction.
5) Confirm or edit the customer's email address or mobile phone number.
6) Tap **Resend Receipt**. This will also send you a copy of the receipt.





4. USING A SMARTPHONE

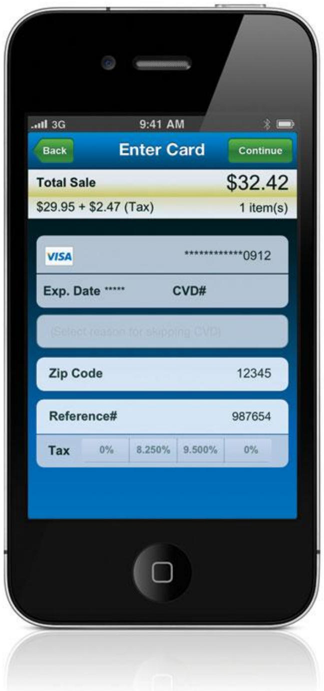
You can use Chase Mobile Checkout on both a smartphone and a tablet – but be aware that due to the change in screen size, there may be slight differences in the instructions and screen elements.

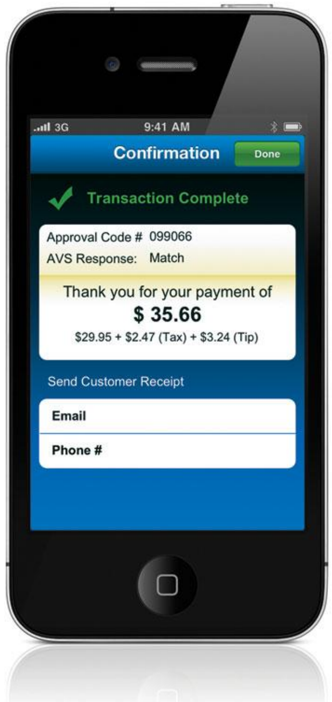
RUN A CREDIT CARD SALE

1) Tap **Sale** on the **Payments** home screen, and add items from the Product Catalog or enter the amount of the sale. Tap **Continue**.
2) You can either swipe the card on the card reader or enter the credit card information through the smartphone keypad. Key any additional fields as configured in User Preferences. Tap **Continue**.
3) The card information will be recognized and will populate the card fields on the smartphone.
4) Present the smartphone to the customer. Only when tips are enabled will the **Add Tip screen** appear. The customer can select a predefined tip percentage or key in any amount. After the customer taps **Sign**, he can use a stylus or his finger to sign for the transaction.
5) When the customer has completed signing and gives you back the smartphone, tap **Authorize**.
6) Once the transaction is complete, a confirmation screen appears. Enter the customer's email address and/or mobile phone number for the digital receipt, and tap **Done**.
7) After the receipt has been sent, the final confirmation screen appears.
8) Tap **Home** to return to the **Payments** home screen to continue processing additional transactions.

Note: Card Swiping

When swiping the card, remember you can swipe in any direction, though the magnetic stripe should pass over the indicator light and be in direct contact with the silver tab inside the reader.





PROCESS A REFUND

There are two ways to process a refund in Chase Mobile Checkout. If the card is present, you can process the refund through going to the **Refund** option on the **Payments** home screen. If the card is not present, you can locate the transaction from the **Transaction Summary** screen on the **Reports** home screen.

TO PROCESS THE REFUND FROM THE PAYMENTS HOME SCREEN

1) Tap **Refund** on the **Payments** home screen.
2) Either swipe or enter the card information.
3) Enter the reference number if required, the amount of the refund, and tap **Continue**.
4) Present the smartphone to the customer. The customer can use a stylus or their finger to sign for the refund.
5) After the customer has given you back the smartphone, tap **Authorize** when completed.
6) Once the transaction is complete, a confirmation message appears.
7) Enter the customer's email address and/or mobile phone number to send a digital receipt of the refund.
8) Tap **Done**.
9) Tap **Home** to return to the **Payments** home screen.

Note: Void Options

If the transaction has not been submitted for settlement, and is still in your open batch, the **Refund** option may be a **Void** option instead.

TO PROCESS THE REFUND FROM THE TRANSACTION SUMMARY SCREEN

1) Tap **Reports**.
2) Under **Transaction Reports**, tap **Transaction Summary**.
3) Locate the transaction in the listing, and tap to select. You may also tap the **Calendar** icon and select a date range for the transaction.
4) From this screen, you can tap to either void or refund the transaction.
5) Present the smartphone to the customer. The customer can use a stylus or their finger to sign for the refund.
6) After the customer has given you back the smartphone, tap **Authorize**.
7) Once the transaction is complete, a confirmation message appears.
8) Enter the customer's email and/or mobile phone number to send a digital receipt of the refund.
9) Tap **Done**.
10) Tap **Home** to return to the **Payments** home screen.

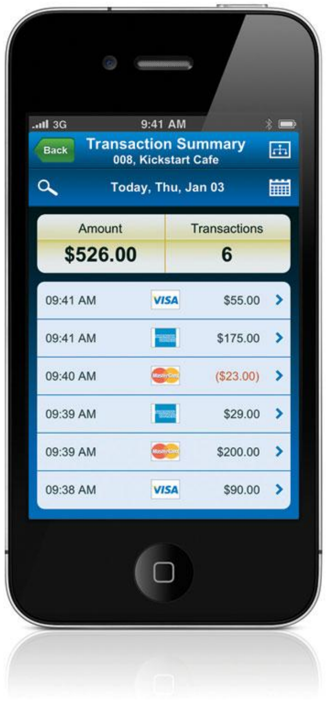
RE-SEND A RECEIPT

1) To re-send a digital receipt to a customer, go to the **Reports** home screen. Tap **Transaction Summary** under **Transaction Reports**.
2) Find the transaction in the list or search using the **Magnifying Glass** or **Calendar** icons.
3) Tap the transaction.
4) Confirm or edit the customer's email address or mobile phone number.
5) Tap **Resend Receipt**. This will also send you a copy of the receipt.

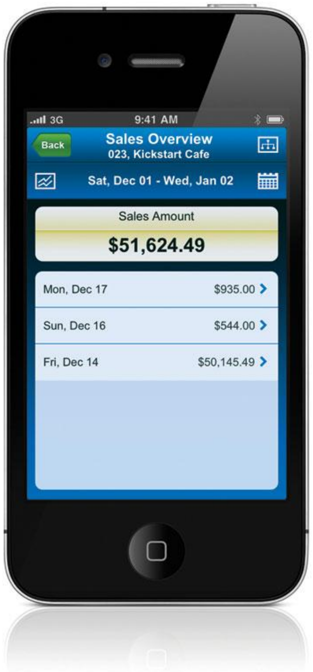
VIEW TRANSACTIONS

One of the additional benefits of Chase Mobile Checkout is that it allows you to review your account details on your smartphone. While reviewing these details, you can pull up various transaction reports. The **Transaction Summary** screen offers a glance into transaction details for the current and historical transaction data.

1) Tap **Reports**.
2) Under **Transaction Reports**, you will be able to select **Transaction Summary** or **Sales Overview**. The current transactions in your open batch are listed with most recent transaction at the top. You can see historical transactions by tapping the **Calendar** icon and selecting a start and end date.
3) You can select a specific transaction by tapping it in the listing.
4) Other useful information while viewing reports:
   - A **Hierarchy** icon will appear if your business has access to more than one account.
   - The **Graph** view can be toggled between bar and line graphs.
   - Graphs are scrollable horizontally.
   - Tapping on a specific data point will overlay the sales amount for that day.



SALES OVERVIEW



You may also view sales information reports on your smartphone through Chase Mobile Checkout. The **Sales Overview** screen offers a glance into a day-to-day sales summary.

1) From the **Reports** home screen, tap **Sales Overview** under **Transaction Reports**.
2) The current sales for the specified time period are listed with most recent transaction at the top. You can see historical sales per day by tapping the **Calendar** icon and selecting a start and end date.
3) You can select a specific sale by tapping it in the listing.
4) To view the information in a graph, tap the **Graph** icon.

SETTLEMENT REPORTING

Settlement reports can help you in understanding the overall activity of your account by keeping track of all batches in your merchants services account. These are similar to batch reports.

1) Go to the **Reports** home screen.
2) Tap **Settlement** under **Settlement Reports**.
3) This view provides you the most recent settlement data. You will now be able to select the dates that you want to include in the report or tap on a settlement in the listing to see all the transactions in that settlement.

FUNDING REPORTS

Funding reports can help you see a complete listing of all the funding events and fees associated with your merchant account.

1) On the **Reports** home screen, tap **Funding** under **Settlement Reports**.
2) This view provides you the most recent funding data. You will now be able to select the dates that you want to include in the report or tap on a funding instance in the listing to see that account funding transaction.
3) To view the information in a graph, tap the **Graph** icon.
4) To change the date range, click on the **Calendar** icon.

5. USING THE CREDIT CARD READER

There are two tables below to assist in determining the status of the Chase Mobile Checkout card reader. Although the reader only has one indicator light, it can be used to indicate two different functions. The light can indicate the status of the battery or the status of the transaction.

BATTERY STATUS

LIGHT STATUS	BATTERY STATUS
Off	Off
Steady Green	Fully charged
Alternating Green and Amber	Recharging
Steady Red (for 2 seconds)	After powering on, low battery

TRANSACTION STATUS

LIGHT STATUS	TRANSACTION STATUS
Off	Processing
Steady Green	Ready to swipe
Steady Green (for 2 seconds)	Good card read
Steady Red (for 2 seconds)	Bad card read
Flashing Red	Card is missing track 1, 2, or 3

Note: Best Practices

To protect the reader, fold the audio jack on the credit card reader when you are not using it. Charge the credit card reader when not in use.

6. TROUBLESHOOTING

ISSUE	SUGGESTION
Getting Started	
I cannot log in to the application.	Ensure that you are connected to a network and that the device is not in airplane mode.
I forgot my password.	Reset your password by tapping **Forgot Password** on the home screen.
My password doesn't work.	Ensure you are spelling it correctly. Ensure you enter the case correctly.
Credit Card Reader	
The reader doesn't seem to be working.	Ensure the reader is fully charged. Ensure the reader's plug is completely inserted into the mobile device's audio jack. Disconnect and reconnect the reader. Ensure headset volume is turned up to the highest setting. Try turning off your device and starting over.
Application	
The application closes unexpectedly.	Close all other open applications on your device. Ensure you are connected to a network. Ensure your device is not in airplane mode. Try turning off your device and starting over.
Transaction Processing	
I cannot process transactions.	Ensure you are connected to a network. Ensure your device is not in airplane mode. Ensure you are in the United States and not close to a border. Ensure your GPS and location services features are not disabled. Try turning off your device and starting over. Ensure headset volume is turned up to the highest setting. Close any other applications on your device.